IN THE CLAIMS

Please amend Claims 1, 2, and 4, add Claims 9-11, and cancel Claims 3 and 5-8.

The following is a complete listing of the claims in this application, reflects all changes currently being made to the claims, and replaces all earlier versions and all earlier listings of the claims:

1. (Currently Amended) A method for facilitating a non-currency-based transaction ~~involving a secondary transaction number~~, the method comprising the steps of:

<u>selecting, by a user, at least one of a good and a service to purchase from a merchant;</u>

<u>selecting a non-currency-based program of a provider to pay the merchant;</u>

<u>authenticating both the user and the merchant with the provider;</u>

<u>identifying, by the provider, a non-currency-based account of the user, the non-currency-based account being associated with the non-currency-based program;</u>

designating a <u>primary account of the user that is funded by the</u> non-currency-based account <u>when facilitating the transaction at the provider</u> ~~to be used to fund a primary account~~<u>, the primary account having a primary account number that is configured for at least a currency-based transaction;</u>

generating<u>, after the selecting steps,</u> a secondary transaction number <u>(STN)</u> and associating the ~~secondary transaction number~~ <u>STN</u> with the primary account<u>, the STN being used during the non-currency-based transaction;</u> ~~and~~

converting accumulated non-currency-based ~~tender~~ <u>value</u> in the non-currency-based

account into <u>a first corresponding cash equivalent and determining that the first corresponding cash</u>

<u>equivalent is not less than a transaction amount, the transaction amount being at least a portion of a</u>

<u>price associated with the at least one of a good and a service;</u> ~~currency to fund the primary account.~~

<u>creating a non-currency-based-account-STN profile comprising a non-currency-</u>

<u>based cash equivalent amount available to the STN;</u>

<u>providing the STN to the merchant and the merchant then requesting authorization</u>

<u>of the transaction using the STN, the merchant requesting authorization over an authorization</u>

<u>network;</u>

<u>authorizing the transaction, by the provider, the authorizing comprising:</u>

<u>recognizing that the STN is associated with the non-currency-based account;</u>

<u>determining if a limited-use parameter is associated with the STN and, if so,</u>

<u>determining whether the limited-use parameter associated with the STN is satisfied;</u>

<u>converting accumulated non-currency-based value in the non-currency-based</u>

<u>account into a second corresponding cash equivalent and determining that the second</u>

<u>corresponding cash equivalent is not less than the transaction amount;</u>

<u>reducing the cash equivalent amount available to the STN, as stored in the</u>

<u>non-currency-based-account-STN profile, by the purchase amount;</u>

<u>recording a record of the transaction in the non-currency-based-account-STN</u>

<u>profile;</u>

determining if a limited-use parameter is associated with the primary

account and, if so, determining whether the limited-use parameter associated with the primary

account is satisfied; and

settling the transaction, the settling comprising:

determining if a record of the transaction exists in the non-currency-based-

account-STN profile; and

deducting a corresponding cash equivalent of the transaction amount from

the non-currency-based account.

2.   (Currently Amended) The method of Claim 1, further comprising the steps

of designating ~~conditions of use~~ limited-use parameters and associating the parameters ~~to~~ with the

STN ~~secondary transaction number~~.

3.   (Canceled)

4.   (Currently Amended) The method of Claim 1 [[2]], wherein the settling

further comprises ~~comprising the step of processing a transaction settlement request from a second~~

~~party relating to a transaction involving the secondary transaction number, wherein the transaction~~

~~comprises a transaction amount, and wherein the processing step comprises~~ the steps of:

capturing transaction settlement information in a financial capture system,

creating an accounts payable file and routing the accounts payable file to an

accounts payable system for payment processing;

forwarding the transaction settlement information to an accounts receivable system;

recognizing that the transaction settlement information comprises an STN

~~secondary transaction number~~ that is associated with the non-currency-based account; and

issuing a credit from the non-currency-based account to the accounts receivable

system, wherein the credit from the non-currency-based account offsets at least part of the

transaction amount.

5-8.   (Canceled)

9.   (New) A computer readable medium storing instructions for executing steps

to facilitate a non-currency-based transaction, the steps comprising:

selecting, by a user, at least one of a good and a service to purchase from a

merchant;

selecting a non-currency-based program of a provider to pay the merchant;

authenticating both the user and the merchant with the provider;

identifying, by the provider, a non-currency-based account of the user, the non-

currency-based account being associated with the non-currency-based program;

designating a primary account of the user that is funded by the non-currency-based account when facilitating the transaction at the provider, the primary account having a primary account number that is configured for at least a currency-based transaction;

generating, after the selecting steps, a secondary transaction number (STN) and associating the STN with the primary account, the STN being used during the non-currency-based transaction;

converting accumulated non-currency-based value in the non-currency-based account into a first corresponding cash equivalent and determining that the first corresponding cash equivalent is not less than a transaction amount, the transaction amount being at least a portion of a price associated with the at least one of a good and a service;

creating a non-currency-based-account-STN profile comprising a non-currency-based cash equivalent amount available to the STN;

providing the STN to the merchant and the merchant then requesting authorization of the transaction using the STN, the merchant requesting authorization over an authorization network;

authorizing the transaction, by the provider, the authorizing comprising:

recognizing that the STN is associated with the non-currency-based account;

determining if a limited-use parameter is associated with the STN and, if so, determining whether the limited-use parameter associated with the STN is satisfied;

converting accumulated non-currency-based value in the non-currency-based account into a second corresponding cash equivalent and determining that the second corresponding cash equivalent is not less than the transaction amount;

reducing the cash equivalent amount available to the STN, as stored in the non-currency-based-account-STN profile, by the purchase amount;

recording a record of the transaction in the non-currency-based-account-STN profile;

determining if a limited-use parameter is associated with the primary account and, if so, determining whether the limited-use parameter associated with the primary account is satisfied; and

settling the transaction, the settling comprising:

determining if a record of the transaction exists in the non-currency-based-account-STN profile; and

deducting a corresponding cash equivalent of the transaction amount from the non-currency-based account.

10.   (New) A computer readable medium according to claim 9, further comprising the steps of designating limited-use parameters and associating the parameters with the STN.

11.   (New) A computer readable medium according to claim 9, wherein the settling further comprises the steps of:

capturing transaction settlement information in a financial capture system,

creating an accounts payable file and routing the accounts payable file to an

accounts payable system for payment processing;

forwarding the transaction settlement information to an accounts receivable system;

recognizing that the transaction settlement information comprises an STN that is

associated with the non-currency-based account; and

issuing a credit from the non-currency-based account to the accounts receivable

system, wherein the credit from the non-currency-based account offsets at least part of the

transaction amount.